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Chapter 30

A Comparative Examination of Women's Remittance Practices in Two Somali Communities: Johannesburg, South Africa, and Columbus, Ohio

MARNIE SHAFFER

WOMEN THROUGHOUT THE SOMALI DIASPORA are renowned for their commitment to provide financial support to their families abroad (see, for example, Horst 2007). Although it has only been in recent years that women have been migrating to South Africa, their sense of responsibility to remit is equally as strong as those women's who left Somalia in the early 2000s and before. The author conducted research in Mayfair, a suburb near downtown Johannesburg in Gauteng Province, where the Somali community is most densely populated, and in Columbus, Ohio, where several pockets of Somalis are dispersed around the city. Study results indicate that Somali women living in Mayfair have fewer educational and employment opportunities than those in Columbus, but they nonetheless maintain kinship ties and provide much needed support to family and friends living elsewhere. The Columbus study consists of professional and otherwise employed women, whereas research in Johannesburg is part of a larger ethnographic study that includes employed and unemployed women.

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The women interviewed in Columbus all hold jobs and in most cases have either completed or are working on university degrees. They work in health care, in retail, or in shops and serve as interpreters. Many of these women provide services to the Somali community, where their language skills and cultural knowledge are marketable and vital to meeting the needs of the growing Somali population. Their length of time living in the United States ranges from 8–28 years, and most have strong English language skills. Women in South Africa tell a different story. Of those interviewed, the earliest one of these women arrived in the country was in 1995, after the end of apartheid. Most women in South Africa have not completed a high school degree or its equivalent, and English proficiency is for the most part limited.

For many women in Johannesburg employment prospects are often confined to low-paying jobs in the Mayfair area. Although a few women run successful businesses selling clothing, shoes, perfume, groceries, and jewelry, others eke out a living dealing *qat*—a plant whose leaves are chewed for its stimulant effects—cooking in restaurants, working in Somali-, Indian-, Ethiopian-, or Pakistani-owned shops, or selling clothing, fruits, and vegetables or homemade food on the street, in shops, or door to door. Employment opportunities for women are limited because it is considered too dangerous for them to work in the townships, where men often earn a living wage selling groceries. The sexual division of labor among Somalis means that men who stay in Mayfair do a variety of jobs, both formal and informal, that generate more income than women's work. Furthermore, unemployment rates in Gauteng, officially recorded at more than 26 percent (Statistics South Africa 2011), reduce women's ability to acquire salaried positions that pay living wages. Many South Africans believe that Somalis rob them of jobs and other financial opportunities, and Somali women have less formal education and speak less English than men; consequently, it is improbable that women will work in the formal sector.

A perception is seen among Somalis in East Africa that anyone living in South Africa or the United States has the financial means to provide critical support to their relatives at home, but this prevailing myth is far from true. Women in the United States receive higher earnings and are engaged in more formal employment than those in South Africa, but remitting responsibilities put a strain on their finances and create stress in their lives. For many women in Johannesburg, life is a daily struggle to collect the money needed to buy food and to pay rent and school fees for their children. Unlike their American counterparts, women's income in South Africa fluctuates according to their success as businesswomen. Given the informality of their jobs, women who work in shops or restaurants receive limited income, and the consequences are that they have just enough money to support themselves and their families in Mayfair. There are also high rates of single mothers who must care for their children and earn an income to support them.

Informants report that the current economic crisis did not disrupt employment levels in Mayfair, but it has affected Somalis who send remittances, which are transferred in dollars. Although the exchange rate is not historically low, the dollar has steadily

declined against the South African rand since 2009. Senders who remit \$100 a month, for example, must choose between paying more rand to remit the same amount or spending the same amount in rand, which will give recipients less money. The foreign exchange rate can influence remittance amounts, and a weak dollar is especially painful to those who remit regularly.

Despite their limitations, including an unfavorable exchange rate, women in South Africa remit as frequently as they can afford to, and they employ numerous strategies to meet their family commitments. One approach is that when a woman becomes engaged, she and her fiancé may negotiate the terms of the marriage and the financial responsibilities he will assume to his wife and her family. This is particularly important for women who are unable to work because of child-care responsibilities and cultural expectations that confine women to staying in their homes while men provide support. Although some men meet this cultural and religious obligation, others control the family's purse strings and ration the money women receive to run the household. Many Somalis in Mayfair believe that a woman's choice for a husband is made, in large part, by his financial success and ability to support his wife and her family. Failure to assist his wife in this way, particularly when a man has the financial means to do so, may lead to divorce.

Women, whether they work or not, may be part of an *ayuuuto*. *Ayuuto* exists throughout the diaspora and comprises a group of people who contribute an equal amount of money to the group every few days, according to the schedule they have created, which is collected and distributed to a designated individual in the group. The recipient rotates so each person receives the pot of money. Women who are not working may save a small amount of money their husbands allocate to them for the weekly shopping. By purchasing cheap items, a woman can set aside money to contribute to her *ayuuuto*. For example, Sadia, a business owner in Mayfair, is part of an *ayuuuto* with eight people and 15 rounds in each rotation. Each member contributes R 200 every three days. On the third day, one person gets R 3,000. Sadia contributes R 600—she sets aside R 200 each day—so she gets a more frequent distribution. In Sadia's case, she receives *ayuuuto* payments on the second, seventh, and ninth distribution days, because those are her numbers in the rotation. Other group members also pay extra, and so they too receive more frequent payments. If Sadia set aside R 200 every day, she would still have R 9,000 at the end of the same period, but she would not save that money without her group; the money would be spent on other things. *Ayuuto* demands discipline while strengthening kinship ties and social networks because other livelihoods are at stake. Sadia has to save because other people are counting on her.

Money acquired through *ayuuuto* can be used for remittance purposes. Women who belong to such groups may set aside the money they earn to send to their families abroad. If women are not part of an *ayuuuto* and have no job or money when there is a family emergency or relatives are suffering, they can ask friends or extended family members to give them money, called *shaxaad*, which is a gift that will not be repaid. In cases where women do have access to cash but are short in difficult times, they may

ask their kin, or even the *xawilaad* businesses that transfer the remittances, for credit so they have something to remit. They borrow money that will be reimbursed, interest free, when they can afford it. Some women resort to cooking and selling food, or selling new clothing or gold jewelry, to raise cash, while others rent rooms in their homes to friends or acquaintances to collect an income. In a few instances, a woman may own shares in a shop and will receive monthly profits from the business even though she is not involved in the daily operations. These cases are uncommon and likely indicate a close familial connection to the primary shop owner.

Research data indicate that the current economic crisis has not disturbed remittance practices among Somalis. Women in Columbus report that they remit to relatives they have never met, or do not know well, primarily because their parents—and mothers in particular—asked them to, and they will continue to do so after their parents are gone. It is too early to test whether this sentiment is echoed in South Africa, but continued research on women's remittance practices will be imperative to understanding how these processes unfold over the next several years. One notable difference between the two communities is that when women in Mayfair have relatives living in the West, they feel less pressure to remit. Although they still consider it their responsibility, they believe their relatives in the West are in a better financial position to support their families in Africa. For women who do not have relatives in Australia, Europe, or North America, the weight of their responsibility is great, and they make many sacrifices to meet the needs of their kin. When they have nothing to give, their relatives do not always believe them and accuse the women of abandonment, something that affects them deeply. For women in Columbus, they are acutely aware of the expectations and implications of the remittances they send, and most of them are happy to help even with the strain it creates. As one woman said, "I am grateful that I can help; I feel good about it. It could be them helping me." For these women, to stop remitting is not an option. The remittances they provide maintain kinship ties and enable the survival of their families around the world.